

Information to identify the case:

Debtor 1

Maria Mizriky

Social Security number or ITIN xxx-xx-8433

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Eastern District of Virginia

Case number: **21-33670-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria Mizriky
aka Maria del Carmen Ramirez Castaneda

March 30, 2022

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria Mizriky
Debtor

Case No. 21-33670-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin

Page 1 of 2

Date Rcvd: Mar 31, 2022

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db	+ Maria Mizriky, 1921 Darbytown Rd, Henrico, VA 23231-5311
aty	+ Philip L. Rubin, Lefkoff, Rubin & Gleason, P.C., 5555 Glenridge Conn. Ste. 900, Atlanta, GA 30342-4762
15795801	Bank of America NA, PO Box 673033, Dallas, TX 75267-3033
15795803	+ CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160-9511
15795808	+ OrthoVirginia, Inc., 1115 Boulders Pkwy Suite 200, Richmond, VA 23225-4067

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: lynn.tavener@txitrustee.com	Apr 01 2022 00:10:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
15795802	+ Email/Text: bankruptcy@bbandt.com	Apr 01 2022 00:11:00	BB&T/Truist, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894-1847
15795804	Email/PDF: HCABKNotifications@resurgent.com	Apr 01 2022 00:09:41	Chippenham & Johnston Willis H, PO Box 740760, Cincinnati, OH 45274-0760
15795805	+ EDI: CITICORP.COM	Apr 01 2022 04:08:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15795806	+ EDI: CITICORP.COM	Apr 01 2022 04:08:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15795807	+ EDI: CITICORP.COM	Apr 01 2022 04:08:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-0000
15795809	+ Email/Text: bankruptcy@bbandt.com	Apr 01 2022 00:11:00	Sheffield Financial, Attn: Bankruptcy, Po Box 580229, Charlotte, NC 28258-0229
15795810	+ EDI: RMSC.COM	Apr 01 2022 04:08:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15795811	+ EDI: RMSC.COM	Apr 01 2022 04:08:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15795812	+ EDI: RMSC.COM	Apr 01 2022 04:08:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15795813	+ EDI: RMSC.COM	Apr 01 2022 04:08:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15795814	+ EDI: RMSC.COM	Apr 01 2022 04:08:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 12

BYPASSED RECIPIENTS

District/off: 0422-7

User: admin

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Form ID: 318

Total Noticed: 17

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CarMax Auto Finance

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2022 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com
Robert B. Duke, Jr.	on behalf of Debtor Maria Mizriky rdukelaw@gmail.com thedebtawgroupmail@gmail.com;dlghearings@gmail.com,wandasmith013@gmail.com

TOTAL: 3